

EXHIBIT A

Home Projects® Visa® Credit Card Account Application

Pages 1-2 and 5-10 of the Application are given to the applicant(s) for their records. The Merchant detaches pages 3-4 and follows their Instructions and Procedures for application storage and submission with Wells Fargo Financial National Bank. The address for submitting applications for document retention is: **Wells Fargo Retail Services, MAC X2599-027, 800 Walnut Street, Des Moines, IA 50309.**



Merchant Name (required)		MERCHANT USE ONLY		V0240(0112)	
WALLSIDE INC.		Merchant Phone #		Sales Associate	
4205000240867048005217800		Credit Limit Requested		Ken Feldman	
Customer Acct. # (required)		Ex. Date (mm/yy)		Purchase Amount	
[REDACTED]		M 1 20 2013		3,184.00	
Viewed Applicant Federal or State ID: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Issuance State		Ex. Date (mm/yy)	
Viewed Co-Applicant Federal or State ID: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Issuance State		M 1 12 2014	

MERCHANT COPY

MERCHANT COPY

MERCHANT COPY

MERCHANT COPY

MERCHANT COPY

MERCHANT COPY

APPLICANT(S) INFORMATION (PLEASE PRINT)

Applicant First Name

ANGELA GARZA

MI

Last Name

GARZA

Date of Birth (mm/dd/yyyy)

Social Security #

1/19/65 [REDACTED] 5524

Physical Street Address & Unit/Apt. # (if any)

Own Rent

1073 CLARK

City

DETROIT

E-mail Address (optional): By providing your e-mail address, you consent to receive e-mail communications from us about your account, and you authorize us to provide your e-mail address to the Merchant so you can receive special offers and announcements.

Home Phone #

313 595 7989

Cell Phone #

[REDACTED]

Work Phone #

[REDACTED]

Annual Income (required)*

Employer

45,300.00 HENRY FORD HEALTH SYS

*INCOME NOTICE: Income can include all sources. You need not disclose alimony, child support, or separate maintenance income if you do not wish it considered in determining credit worthiness.

Co-Applicant First Name

DOMINGO

MI

Last Name

ZAPATA

Date of Birth (mm/dd/yyyy)

Social Security #

1/19/41 [REDACTED] 881

□ Physical Street Address, P.O. Box, City, State, and Zip Code are the same as Applicant's.

Physical Street Address & Unit/Apt. # (if any)

Own Rent

1067 CLARK

City

DETROIT

Home Phone #

313 982 7456

Cell Phone #

[REDACTED]

Work Phone #

[REDACTED]

Annual Income (required)*

Employer

44000.00 Retired

*INCOME NOTICE: Income can include all sources. You need not disclose alimony, child support, or separate maintenance income if you do not wish it considered in determining credit worthiness.

NOTE: If you are married and a Wisconsin resident, we are required by law to obtain the name and address of your spouse unless this is a joint application with your spouse.

Spouse Name:

Address:

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, U.S. FEDERAL LAW REQUIRES FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT. WHAT THIS MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE MAY ALSO ASK TO SEE YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

YOU ACKNOWLEDGE RECEIPT OF A COPY OF THE CREDIT CARD AGREEMENT INCLUDING THE IMPORTANT TERMS OF YOUR CREDIT CARD ACCOUNT. YOU ACKNOWLEDGE THE EXISTENCE OF THE ARBITRATION AGREEMENT CONTAINED IN THE CREDIT CARD AGREEMENT AND YOU SPECIFICALLY AGREE TO BE BOUND BY ITS TERMS.

YOU ACKNOWLEDGE RECEIPT OF A COPY OF THE PRIVACY POLICY FOR WELLS FARGO FINANCIAL NATIONAL BANK.

PLEASE REFER TO YOUR CREDIT CARD AGREEMENT, INCLUDING THE IMPORTANT TERMS OF YOUR CREDIT CARD ACCOUNT, FOR ADDITIONAL INFORMATION ABOUT RATES, FEES AND OTHER COSTS.

SIGNATURE: Your signature means that you have read and agree to the terms of our Credit Card Agreement, including the Important Terms of Your Credit Card Account, and our Arbitration Agreement. You acknowledge receipt of a copy of our Credit Card Agreement, our Arbitration Agreement and our Privacy Policy. You give us and we will retain a purchase-money security interest in goods purchased under this Agreement.

If this credit application is for joint credit, you acknowledge that you intend to apply for joint credit that you both will use.

Signature of Applicant

Date

Signature of Co-Applicant

Date

V0240(0112)

Important Terms of Your Credit Card Account

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-877-BANK-NYS (1-877-226-5697)

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	27.99% This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	27.99% This APR will vary with the market based on the U.S. Prime Rate.
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees • Cash Advance	Either \$10.00 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees • Late Payment • Returned Payment	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Agreement.

How We Will Calculate Your Penalty Fees: The fee will be the lesser of the Minimum Payment Due or \$25.00. For any subsequent event within a rolling six billing cycle period, the fee will be the lesser of the Minimum Payment Due or \$35.00.

Daily Periodic Rate: The daily periodic rate used to figure interest for your Account is 0.07668%, which is calculated by dividing the APR by 365. This daily periodic rate will vary with the market based on the U.S. Prime Rate. See your Agreement for more details.

The information about the cost of credit described in this Agreement is accurate as of January 2012. This information may have changed after that date. To find out what may have changed, call us at 1-800-459-8451.

ARBITRATION AGREEMENT

Binding Arbitration. You and Wells Fargo Financial National Bank (the "Bank"), including the Bank's assignees, agents, employees, officers, directors, shareholders, parent companies, subsidiaries, affiliates, predecessors and successors, agree that if a Dispute (as defined below) arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. However, the Bank shall not initiate an arbitration to collect a consumer debt, but reserves the right to arbitrate all other disputes with its consumer customers. A "Dispute" is any unresolved disagreement between you and the Bank. It includes any disagreement relating in any way to your Credit Card Account ("Account") or related services. It includes claims based on broken promises or contracts, torts, or other wrongful actions. It also includes statutory, common law and equitable claims. A Dispute also includes any disagreements about the meaning or application of this Arbitration Agreement. This Arbitration Agreement shall survive the payment or closure of your Account. **You understand and agree that you and the Bank are waiving the right to a jury trial or trial before a judge in a public court.** As the sole exception to this Arbitration Agreement, you and the Bank retain the right to pursue in small claims court any Dispute that is within that court's jurisdiction. If either you or the Bank fails to submit to binding arbitration following lawful demand, the party so failing bears all costs and expenses incurred by the other in compelling arbitration.

Arbitration Procedure; Severability. Either you or the Bank may submit a Dispute to binding arbitration at any time notwithstanding that a lawsuit or other proceeding has been previously commenced. **Neither you nor the Bank shall be entitled to join or consolidate disputes by or against others in any arbitration, or to include in any arbitration any dispute as a representative or member of a class, or to act in a private attorney general capacity.** Each arbitration, including the selection of the arbitrator(s) shall be administered by the American Arbitration Association (AAA), or such other administrator as you and the Bank may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes ("AAA Rules"). To the extent that there is any variance between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement shall control. Arbitrator(s) must be members of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Dispute. No arbitrator or other party to an arbitration proceeding may disclose the existence, content or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation. You and the Bank (the "Parties") agree that in this relationship: (1) The Parties are participating in transactions involving interstate commerce; and (2) This Arbitration Agreement and any resulting arbitration are governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code), and, to the extent any provision of that Act is inapplicable, unenforceable or invalid, the laws of the state of Nevada. If any of the provisions of this Arbitration Agreement dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, that invalid provision shall not be severable and this entire Arbitration Agreement shall be unenforceable.

Rights Preserved. This Arbitration Agreement does not prohibit the Parties from exercising any lawful rights or using other available remedies to preserve, foreclose or obtain possession of real or personal property; exercise self-help remedies, including setoff and repossession rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment or the appointment of a receiver by a court of competent jurisdiction. Any statute of limitations applicable to any Dispute applies to any arbitration between the Parties. The provisions of this Arbitration Agreement shall survive termination, amendment or expiration of the Account or any other relationship between you and the Bank.

Fees and Expenses of Arbitration. Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees applicable to any arbitration you may file. If the applicable law of the state in which you opened your Account limits the amount of fees and expenses to be paid by you, then no allocation of fees and expenses to you shall exceed this limitation. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.